

## Other resources:

Senior Information & Assistance  
National Elder Care Locator Service  
**1-800-677-1116**

DSHS Home & Community Services  
**1-800-422-3263**

A Shopper's Guide to Long-Term  
Care Insurance  
National Association of Insurance  
Commissioners (NAIC)

2301 McGee Street, Suite 800  
Kansas City, MO 64108-2604  
**1-816-842-3600**  
[www.naic.org](http://www.naic.org)

Washington State Office  
of the Insurance Commissioner  
PO Box 40256  
Olympia, WA 98504-0256

# WHO NEEDS LONG-TERM CARE INSURANCE?



**A public service of:**

**I** Washington State  
Office of the  
Insurance Commissioner

[www.insurance.wa.gov](http://www.insurance.wa.gov)

# Is Long-Term Care Insurance right for YOU?

## What is Long-Term Care?

Long-term care insurance can cover medical and/or non-medical support services used during a prolonged illness, disability or loss of mental capacity.

This care may include assistance with activities of daily living such as bathing, dressing, eating, toileting, transferring or continence. It may also include grocery shopping, laundry, meal preparation, managing medications, transportation, or various types of medical therapies.

## Where is Long-Term Care provided?

Long-term care can be provided in a variety of settings including one's own home, adult or group family homes, assisted living facilities, nursing homes and continuing care retirement or other community settings.

## Who pays for Long-Term Care?

Individuals generally pay for long-term care services out of pocket, unless they qualify for low-income assistance through Medicaid or have insurance to cover the care they require.

The monthly costs for long-term care range from a few hundred dollars for chore assistance to several thousand dollars for skilled nursing care. (Medicare does NOT pay for long-term care).

## May be right if:

- You have assets to protect
- You can afford the premium
- You're not currently disabled or seriously ill
- You're unable to pay out-of-pocket costs and won't qualify for Medicaid
- You want to ensure control over your assets
- You want to protect your family from providing your long-term care

## May NOT be right if:

- You have few or no assets
- You're unable to afford the premium
- You're already disabled or seriously ill
- Your income/assets qualify you for Medicaid
- You have other insurance
- You have enough assets to self-insure
- You have no surviving family or causes that you'd like to have receive your assets



## Need more help?

**Call our Insurance Consumer Hotline!**

**1-800-562-6900**

Our professional consumer advocates enforce insurance law and can investigate complaints against insurance companies and agents on your behalf.

We also offer individual counseling and group education on health care issues in your communities. Our highly trained SHIBA (Statewide Health Insurance Benefits Advisors) HelpLine volunteers can help you understand your rights and options regarding prescription drugs, government programs, billings, appeals and more.

